

## **EXHIBIT A**

## Virginia Tax Refund Debit Card

If you do not use direct deposit, your income tax refund will be issued on a prepaid debit card. Paper checks are no longer an option.

Virginia Tax Refund Debit Cards are safer than checks, and more convenient, too. There are many ways to use your refund debit card for free, although fees ([/content/refund-debit-cards-fee-schedule-2](#)) may apply to some transaction. Please read the information enclosed with your debit card carefully to avoid paying fees.

- [What is the Virginia Tax Refund Debit Card?](#)
- [How to use the Debit Card and Avoid Fees](#)
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- [Contact Information](#)
- [Frequently Asked Questions \(/content/refund-debit-card-faq\)](#)
- [Fee Schedule \(/content/refund-debit-cards-fee-schedule-2\)](#)

### Useful Resources

- [Go Program® Website \(http://www.GoProgram.com\)](#)
- [MoneyPass® ATM Locator \(http://www.moneypass.com/atm-locator.aspx\)](#)
- [MasterCard® Bank Locator \(Excel 308 Kb\)](#)  
[\(/sites/tax.virginia.gov/files/media/documents/MC Bank Branches for VA MD DC WV NC.xlsx\)](#)
- [Sample Virginia Tax Refund Debit Card \(/media/images/Sample%20Virginia%20Tax%20Refund%20Debit%20Card1.jpg\)](#)
- [Notice of Change \(PDF 148 Kb\) \(/sites/tax.virginia.gov/files/media/documents/NoticeOfChange.pdf\)](#)
- [Sample Card Carrier \(PDF 211Kb\) \(/sites/tax.virginia.gov/files/media/documents/NewCardMailer.pdf\)](#) [Español \(PDF 207Kb\) \(/sites/tax.virginia.gov/files/media/documents/VA%20Tax%20Card%20Carrier%20-%20Spanish.pdf\)](#)
- [Terms of Use \(PDF 164 Kb\) \(/sites/tax.virginia.gov/files/media/documents/RefundDebitCardsFeeSchedule2.pdf\)](#) [Español \(PDF 167Kb\) \(/sites/tax.virginia.gov/files/media/documents/TermsOfUse-Spanish.pdf\)](#)
- [The Virginia Tax Refund Debit Card \(YouTube Video\) \(http://www.youtube.com/watch?v=1fZiNtQQemY\)](#)

### What is the Virginia Tax Refund Debit Card?

The Virginia Tax Refund Debit Card is a MasterCard® debit card that gives you easy access to your tax refund. The Commonwealth has contracted with Xerox State and Local Solutions, Inc., to use their [Go Program® \(http://www.GoProgram.com\)](#) to manage the Virginia Tax Refund Debit Card program.

The 2013 General Assembly approved language that requires income tax refunds to be issued by direct deposit or on a prepaid debit card as a cost savings measure for the Commonwealth. Paper checks are no longer an option for receiving your tax refund.

### Benefits of Refund Debit Cards

- Safer than checks or carrying cash
- More convenient to use
- No more check cashing fees

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### How to use the Debit Card and Avoid Fees

- Use your Refund Debit Card for free anywhere in the U.S. where MasterCard® cards are accepted to make purchases, pay a bill online, buy groceries, etc. You can also receive cash back at cash registers for no fee.
- Withdraw cash at any MasterCard® member bank. It doesn't have to be a bank that you have an account with; it can be any MasterCard® member bank. Look for the MasterCard® brand logo on the door. You are entitled to one free teller-assisted cash withdrawal but only at a MasterCard® member bank. Additional teller withdrawals will have a fee. To withdraw all your money, be sure to have your card balance with you when you visit the bank.
- Withdraw cash from any MoneyPass® ATM. You are entitled to one free ATM withdrawal of funds from a MoneyPass® ATM per month. Subsequent ATM withdrawals within the same month will have a fee as will ATM withdrawals from a non-MoneyPass® ATM. Look for the MoneyPass® symbol on the ATM or use our MoneyPass® locator to find one near you. Please note some ATM owners may impose their own convenience fee or surcharge. These fees are in addition to any Go Program® fees you may incur.
- Transfer funds from the debit card to your personal bank account. You are entitled to one free transfer of funds from the debit card. Subsequent transfers will have a fee. This service is only available through the Go Program® website at [www.goprogram.com \(http://www.goprogram.com\)](#) or by calling the Go Program® automated phone system at (855) 409-0580. Do not go to your bank to request this transfer. Please allow 2-3 days for funds to be transferred.

**Fees** ([/content/refund-debit-cards-fee-schedule-2](#)) may apply to other transactions. Please review the complete [schedule of fees \(/content/refund-debit-cards-fee-schedule-2\)](#) so that there are no surprises.

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## Getting Started

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### Activate Your Card

Before using your Refund Debit Card, you must activate it through the **Go Program®** (<http://www.GoProgram.com>).

As part of the activation process, you'll be asked to verify who you are by providing certain information from your tax return, and to create a four-digit Personal Identification Number (PIN). The PIN you select will be known only to you and protects your card from being used by someone else. Do not write your PIN on your card, and don't share it with anyone else.

To activate your card:

- Call the Go Program automated phone system at (855) 409-0580 and follow the prompts, or
- Visit the **Go Program®** website (<http://www.GoProgram.com>). You will need to set up an online account first and then activate your card. These are two separate online processes.

### Your Refund Amount

When you activate your card, you'll be provided with the card balance. This is the amount of your income tax refund. Funds will be available immediately upon activating your card.

If the refund amount is not what you expected, you should receive a letter explaining why the amount is different within 10 days. If you do not receive this letter, please [contact \(/content/contact-us\)](#) the Virginia Department of Taxation. [Learn why your refund may have been reduced \(/content/where-my-refund#Reduced\)](#).

### Joint Filers

If you filed your tax return using the "Married Filing a Joint Return" status, you will receive two cards, one issued in each spouse's name. There is only one card account, and each card provides full access to the joint refund. Each card must be independently activated before that card can be used to access the funds. The activation of a debit card by one spouse will not automatically activate the other spouse's card. All of the services and fees are per card account and not per card.

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## Unclaimed Property

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If you do not activate your Refund Debit Card within 12 to 18 months of the card's issuance, your tax refund will be turned over to the Virginia Department of the Treasury's Unclaimed Property Division (UCP). If your tax refund is greater than \$100, prior to your tax refund being turned over to UCP, you will be sent a letter from the Go Program® informing you that you need to activate your card prior to a certain date. If you do not activate your card by the date, or request a replacement card, your tax refund will then be turned over to UPC.

If you receive a letter from the Go Program® regarding a Refund Debit Card that has not been activated, please follow the instructions in the letter by the date indicated. If your tax refund is turned over to UPC, you will need to go to [www.vamoneysearch.org](http://www.vamoneysearch.org) (<http://www.vamoneysearch.org>) to claim your tax refund.

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## Questions?

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If you have questions about your **tax refund**, [contact the Department \(/content/contact-us\)](#).

If you have questions about your **Refund Debit Card**, including lost cards and forgotten PINs, please visit the **Go Program®** (<http://www.GoProgram.com>) or call toll-free, (855) 409-0580. The **Go Program®** (<http://www.GoProgram.com>) is available 24/7.

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